

Xoxoday Plum vs. Reloadly

Evaluating Reloadly and Xoxoday Plum for digital rewards? This page shows where a gift card and top-up API ends and a full rewards platform begins, and what matters as your program grows across teams, countries, and use cases.

About Plum — Xoxoday Plum is a rewards and incentives platform used by 5,000+ enterprises. It reaches 150+ countries with 10M+ reward options across gift cards, travel, experiences, top-ups, and more, in 50+ languages and currencies. It is SOC 2 certified, GDPR compliant, and a G2 Leader for 2026.

Why Companies Choose Xoxoday

10 enterprise-grade differentiators that set Plum apart.

1

Beyond Gift Cards and Top-Ups
30+ categories and 10M+ reward options, including flights, hotels, experiences, lounges, air miles, charity, and wellness alongside gift cards and mobile top-ups.

2

True Global Infrastructure
150+ countries, 50+ currencies, purchase parity, 50+ languages, local tax governance, and flexible data residency across public, private, and on-premise clouds.

3

A Platform, Not Just an API
A no-code admin portal for HR, marketing, and ops teams, with REST APIs, SDKs, and iFrames for engineers. Both paths live in one platform.

4

Built-In Enterprise-Grade Controls
Role-based access, maker-checker workflows, budget thresholds, a reward rule engine, and country-level controls.

5

One Platform for Every Reward Use Case
Employee rewards, consumer promotions, channel incentives, survey rewards, and instant payouts - without stitching together multiple vendors.

6

Amazon Partnership
Direct redemption on Amazon in the US, UK, India, Spain, and Germany. Recipients shop on Amazon's actual website.

7

Value for Money & Lower TCO
Best-price catalog with no hidden markups. On Generation and On Redemption billing models to match how your finance team operates.

8

AI Copilot and Xoxoday MCP
AI-powered reward recommendations, program insights, and automation built into the product, plus MCP for AI-agent workflows.

9

250+ Integrations
Rewards triggered from Workday, SAP, ADP, Darwinbox, Salesforce, HubSpot, MS Teams, Slack, and Google Workspace.

10

Professional Services
Onboarding consulting and project management, a named CSM, structured MBRs & QBRs, and 24/7 AI-powered support across time zones.

How Plum Addresses Feature Gaps with Reloadly

Reloadly is a well-regarded, developer-first API with a free-to-start, usage-based model. It covers gift cards, airtime and data, prepaid cards, and payout links, all funded from one wallet in 100+ currencies. For teams running rewards across HR, marketing, and channel programs, the differences show up in catalog depth, program management, governance, and services. Plum asks more of a buyer up front, with a scoped rollout instead of a self-serve signup. That is a fair trade for programs at scale, and a heavier lift for a single-use-case build.

1. Rewards Catalog & Fulfillment

This matters because reward choice drives redemption, and gift-card-only programs narrow what a global workforce can pick.

Category	Reloadly	Xoxoday Plum
Gift Cards	Thousands of brands across shopping, dining, and travel	30+ categories with 10M+ reward options
Prepaid & Payment Cards	Visa and Amex prepaid options	Global prepaid options across multiple currencies
Mobile Top-Ups	Airtime and data, with local top-up values in 50 countries	Mobile and utility top-ups across emerging markets
Cash-Style Payouts	PayPal, ACH, SEPA, Zelle, and Venmo	Instant payouts alongside the reward catalog
Travel, Experiences & Lounges	Not publicly documented	Flights, hotels, experiences, lounges, and air miles
Amazon Store	Not publicly documented	Available - US, UK, India, Spain & Germany

2. Distribution & Program Flexibility

This matters because enterprise programs span several use cases and need more than API-triggered issuance.

Capability	Reloadly	Xoxoday Plum
Reward Links	Branded reward links by email or message	Single-use or multi-use links, no recipient login required
Reward Points	Not publicly documented	Points engine with configurable expiry and rule logic
Bulk Distribution	Bulk tools included	CSV bulk send to 10,000 recipients in one operation
No-Code Admin Portal	Dashboard with manual payout sending	Full SaaS portal for HR, marketing, and ops teams
Distribution Channels	Email and message	Email, SMS, WhatsApp, mobile app, and web app

3. Developer & Integration Infrastructure

This matters because rewards should trigger from the HR, CRM, and collaboration tools teams already use, without custom engineering for each one.

Capability	Reloadly	Xoxoday Plum
REST API	Available, with public documentation and GitHub resources	Rewards, Reward Points, and Reward Links APIs across the full lifecycle
SDKs & Embeds	SDKs, HTML plugin, and UI widget	SDKs and iFrame embeds for in-product reward experiences
HRMS & CRM Connectors	Not publicly documented	Workday, SAP, ADP, Darwinbox, Salesforce, and HubSpot
Productivity Integrations	Not publicly documented	MS Teams, Slack, and Google Workspace
Pre-Built Integrations	Not publicly documented	250+ across HR, CRM, ticketing, surveys, and collaboration tools

4. Enterprise Controls & Governance

This matters because large programs need approval flows, budget guardrails, and audit trails to roll out rewards across business units and geographies.

Capability	Reloadly	Xoxoday Plum
Access & Account Security	2FA on every account and IP whitelisting	Granular RBAC with custom permission sets across HR, finance, and marketing
Approval Workflows	Not publicly documented	Maker-checker dual-control approval on every reward dispatch
Budgets & Funding	One wallet funds every product, in 100+ currencies	Central wallet, multi-account budgets, threshold alerts, and auto-top-up
Reward Rule Engine	Not publicly documented	Category, denomination, segment, and country-level rules
Fraud Protection	Fraud protection included	Real-time scoring across IP, device, and velocity
Compliance	PCI-DSS compliance for its prepaid cards	SOC 2 certified and GDPR compliant

5. Global & Enterprise Readiness

This matters because multi-country programs need local relevance, data controls, and one accountable vendor instead of regional patchwork.

Capability	Reloadly	Xoxoday Plum
Country Coverage	Local top-ups in 50 countries; customers in 160+ countries	150+ countries with locally relevant reward catalogs
Currencies & Purchase Parity	Wallet available in 100+ currencies	50+ currencies with purchase parity built in
Language Support	Not publicly documented	50+ languages across portal, storefront, and recipient communications
Data Residency	Not publicly documented	Public cloud, private cloud, or on-premise with regional data centers
White-Label Experience	Branded reward links and UI widget	SSO-based, fully branded reward storefront
Customer Support	Omnichannel support with under 5 minute average first response	Named CSM, structured MBRs & QBRs, and 24/7 AI-powered support

Beyond the Platform - What You Get When You Choose Plum

Reloadly gives you an API. Plum gives you a rewards program - and a team to make it succeed.

When you go live with Plum, you get dedicated Implementation Engineers, structured onboarding playbooks, and program promotion kits. Reloadly's model suits teams with engineers who build the admin workflows and recipient experience themselves. With Plum, those pieces ship ready to use, so your program lands with momentum from day one.

After launch, a named Customer Success Manager monitors redemption, runs adoption campaigns, and reviews performance through Monthly and Quarterly Business Reviews. A 24/7 AI-powered support layer keeps your teams unblocked across time zones.

On AI, the AI Copilot delivers reward recommendations, program optimization insights, and analytics automation today. Xoxoday MCP lets AI agents and LLM-powered workflows work with Plum's rewards infrastructure natively, so your programs improve without extra headcount.

Pricing and feature claims reflect information publicly available as of the publish date and may change. Readers should verify current details on the competitor's website. ** All comparisons are based on open-source data.